

**COUNTRA COSTA COUNTY
REQUEST FOR PROPOSALS (RFP)
FOR
EMPLOYEE HEALTH AND WELFARE BENEFITS
CONSULTING AND ACTUARIAL SERVICE

PRE-PROPOSAL QUESTIONS AND ANSWERS
DISTRIBUTED AT FEBRUARY 26, 2010 CONFERENCE**

- 1. Who is the County's Current broker?**
 - The County does not use a broker. Buck Consultants is the current consultant.
- 2. How long has the current broker serviced the County?**
 - Buck Consultants has been the County's consultant since 1999.
- 3. What is the current method of broker compensation (commission, fee, etc.)?**
 - The Consultant is paid on a fixed retainer basis.
- 4. Is the County paying the current broker for a core contract in addition to a project basis on an "as needed" basis?**
 - Again, the County does not use a broker. The consultant is paid on a project basis in addition to the retainer.
- 5. What is the total annual compensation to current broker?**
 - Again, there is no broker. The current basic retainer for the consultant is \$114,000.
- 6. Who are your current Vision, Life, AD&D and EAP providers?**
 - Vision is a VDT Plan and is administered by VSP; Life and AD&D are insured by ING, the EAP Provider is James O'Donnell & Associates. There is a separate EAP provided for Safety; this contract is not managed nor negotiated by Human Resources.

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7. How many employees are enrolled in each of the plans the County currently offers (including Medical and Dental)?

TOTAL CENSUS	13-Jan-10			
	SINGLE	FAMILY	TOTAL	% OF TOTAL
CCHP	1345	2398	3743	31.49%
HEALTH NET	1196	1070	2266	19.06%
KAISER	2268	2632	4900	41.22%
BLUE SHIELD	139	456	595	5.01%
PORAC	14	45	59	0.50%
PERS CARE	17	22	39	0.33%
PERS CHOICE	74	203	277	2.33%
PERS SELECT	5	2	7	0.06%
SUBTOTAL	5058	6828	11886	100.00%
DELTA PREMIER	4215	6475	10690	85.23%
DELTACARE PMI	670	1182	1852	14.77%
SUBTOTAL	4885	7657	12542	100.00%

- Above includes active employees, retirees and retiree survivors. Some collective bargaining agreements and the management resolution state that employees cannot have dual coverage. Therefore, the above count is based on the employee who maintains the family coverage and does not include the “dependent spouse” employee.
8. Are any of the County’s plans self insured? If so, which plans?
- Yes, the Delta Dental Premier Plan.

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9. Does the County currently utilize the services of a TPA? If so, who is the TPA, and what services are provided?

- No, the County does not currently utilize any TPA firms.

10. Does the County have a wellness program? If so, please describe.

- No, the Wellness Program was eliminated 1 year ago due to budget constraints.

However, our current carriers have been working with us to utilize their programs and services to assist in the wellness efforts.

11. Please provide a list of items that are provided by the current consultant that are outside the scope of services outlined in this RFP?

- Samples of the contracts the County has had with the current consultant that are not a part of this RFP are:
 - GASB Actuarial
 - Pension Consulting and Pension Analysis Projects
 - Deferred Compensation Consulting and RFP Process
 - Health Club Viability Study
 - Medicare Modernization Act
 - Portability Feasibility Studies
 - Retirement Safety Study
 - Retirement Actuarial Studies

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- 401(a) Feasibility Study and Implementation
 - PERS Feasibility Study
 - HIPAA Compliance
 - Deferred Compensation Audit
 - Health Care Design Task Force
- 12. Does the current consultant arrangement cover all employee benefit consulting needed by the County?**
- No, there may be projects such as those listed above that would be outside of the scope of this contact.
- 13. Does the County have an established budget for broker/consulting services? If so, what amount is budgeted for the next contract year?**
- Budget not established.
- 14. Does the County have a Health Benefits Committee? If so, what is the composition of the committee and what has been the meeting frequency over the past year?**
- There is a labor management committee that meets monthly. There have been and will again be additional labor management committees and unrepresented management committees. Only one committee currently meeting.

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15. Are there any specific benefit issues with any of the County's bargaining units?
- If the question is in reference to plan design, the answer is no. Naturally, to be able to pay less for existing benefits is always an issue.
16. Are there any significant issues that exist with any of the current service vendors that have raised concerns for the County?
- No.
17. Are there any particular retiree needs/problems that the County wants to address?
- Portability
 - GASB liability
18. Are there any services the County wants and/or needs that it is not receiving from your current broker/consultant?
- No.
19. Could you please expand on the role the consultant will play in preparation for labor negotiations?
- The consultant and actuary assist in determining costs related to requested benefit programs and also works with the insurance carriers for their costs related to requested benefit programs.

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- 20. Do you anticipate that the consultant will be needed at the bargaining table?**
- Generally, the consultant is not at the bargaining table; however, the actuary has attended the Coalition Health Care meetings to discuss and educate on GASB and funding.
- 21. Given that the RFP requires a flat retainer fee for all services, what is the level of effort anticipated for work related to collective bargaining?**
- Unknown – widely variable.
- 22. The RFP does not specifically address active or retiree communications. Will the consultant be asked to provide a scope of communications services in support of County benefits programs? If yes, what services?**
- No. Historically, the County has created their own communications and requests the consultant to review for accuracy and legality.
- 23. Can the County provide access to or samples of current benefits communications for purposes of scoping the work required?**
- Please see the County's website for employee benefit program communications.
- 24. What agency/office is responsible for the county's benefits communications work?**
- Human Resources Department, Employee Benefits Services Unit.

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- 25. Who would the communications consultant work with on benefits projects?**
- Human Resources Department, Employee Benefits Services Unit.
- 26. Does the County have a “brand” for its employee/retiree benefits communications? If not, is the County interested in creating a brand as part of this proposal?**
- The County “brand” is integrated with the County Mission Statement. At this time, the County is not considering a “brand” specific to Employee Benefits.
- 27. What does “benefits education and training to staff and committees” entail? Does this mean creation of presentations and delivering the presentations?**
- Yes, it would be developing and facilitating training as needed. For example, the consultant has previously provided HIPAA training when it was a new program.
The consultant has also provided training in Medicare Part D, FSA and COBRA.
- 28. Why is Contra Costa County conducting an RFP for benefits consulting and actuarial services? What is the current budget for these services?**
- The RFP process is a requirement. Budget amount is not determined.
- 29. Is this RFP being conducted because it is a requirement to do so in 2010?**
- Yes.

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- 30. Please provide an idea of the number of on-site meetings over a 12 month period that would require attendance of the Benefit Consulting and Actuarial Service team. Example, pre-scheduled monthly committee meetings?**
- Varies based on need. The consultant meets at least once a month with the Employee Benefits Services Unit. More frequent meetings occur for annual planning, renewals, marketing and quarterly carrier experience, etc.
- 31. Page 3 – Background section – Refers to benefit-eligible population 8,555 active employees and 4,709 retired. What percentage of eligible, both active and retirees, are participating in the benefit program?**
- Please see chart in number seven above.
- 32. Page 4 – Continuation of Purpose – Refers to Actuarial services, reserve projections for self-funded plans. Which plans are currently self-insured?**
- Delta Dental Premier.
- 33. Is there a set schedule to share on the timing of labor negotiations?**
- Currently negotiating with nine collective bargaining units
 - One collective bargaining unit begins negotiations later this year
 - Eight collective bargaining units begin negotiations in 2011
 - Two collective bargaining unit begins negotiations in 2012

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34. **What, if any, is your anticipation of the interaction between your consultant and the County's health plan (Contra Costa Health Plans A and B), e.g. is there a rate negotiation process, etc?**
- The consultant interaction with CCHP is the same as any other carrier, except that the consultant does not negotiate the premium changes.
35. **Has the County considered implementation of any data warehouse solutions?**
- Additional information on the requestor's definition and purpose of "data warehouse solutions" is necessary in order to respond to this question.
36. **Your RFP specifically mentions that the contract needs to be directed by a Fellow in the Society of Actuaries, etc. Is the County able to consider that the consulting contract be placed under the direction of an actuary with equivalent designation and relevant experience?**
- No, a minimum requirement of this RFP is: "Actuarial services under this contract must be directed by a Fellow in the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries."

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37. Section 18 of the standard contract indicates that the County prefers a contract with no limitation of liability applicable to the consultant. Will the County accept a consultant contract with a limit of liability?
- The County will not negotiate modifications to the indemnification language in paragraph 18.
38. Have specific service issues triggered the RFP, or is this part on a regular bidding cycle?
- No specific issues triggered this RFP. It is a requirement of the County.
39. From the County's perspective, what areas of service are currently working well with the current consultant and what areas of service could be improved upon?
- The County is satisfied with the current level of service provided by the current consultant.
40. If members of the service team reside in different offices, some out of State, (our goal is to bring the best team to the County) will this be an issue in the proposal scoring
- That would depend on the availability of the service to respond in a timely manner to the needs.

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- 41. Annually for the last contract period what are the fees and/or hours associated with each of the services listed in the Service Plan section of Appendix B Contract and Service Plan?**
- The contract is on a retainer basis and the County does not maintain a record of the number of hours of consulting services.
- 42. Historically has the County made exceptions to provisions such as Indemnification in the General Conditions. Under what circumstances were these exceptions made? Do the contract terms included in the RFP reflect the contract language in place with the current consultant, or have differences been negotiated?**
- The County will not negotiate modifications to the indemnification language.
- 43. How would you characterize your relationship with the various bargaining units? When do the current contracts expire?**
- Mature and engaged. See number thirty-three for collective bargaining contract dates.
- 44. Can portions of the proposal response be designated as confidential and thus exempt from disclosure under the California Public Records Act?**
- Contra Costa County complies with all provisions of the CA Public Records Act.

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PLEASE NOTE: The successful bidder will be required to comply with the Small Business Enterprise (SBE) and Outreach Program requirements which can be found on the Contra Costa County website, in the Office of the County Administrator, Affirmative Action Division.”